**TRANSMITTAL
FORM***(to be used for all correspondence after initial filing)*

Application Number	10/615,582	
	Filing Date	July 7, 2003
	First Named Inventor	Darrell, Richard A.
	Art Unit	3624
Examiner Name	Unassigned	
Total Number of Pages in This Submission	Attorney Docket Number	020375-040200US

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard, copies of twenty-six (26) cited references
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Townsend and Townsend and Crew LLP Irvin E. Branch	Reg. No. 42,358
Signature		
Date	1/29/04	

CERTIFICATE OF TRANSMISSION/MAILING

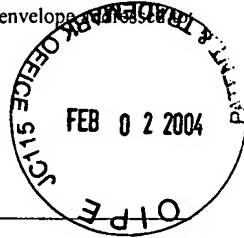
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	Nicole M. Wartell		
Signature		Date	1/29/04

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PATENT
Attorney Docket No.: 020375-040200US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450



On Jan 29, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: 
Nicole M. Wartell

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Richard A. Darrell

Application No.: 10/615,582

Filed: July 7, 2003

For: RECEIPT PRESENTMENT
SYSTEMS AND METHODS

Examiner: Unassigned

Art Unit: 3624

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. U.S. patents are not enclosed in accordance with the Patent Office waiver issued August 5, 2003 in the Official Gazette, which states as follows:

The Office hereby waives the requirement under 37 CFR 1.98

(a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003 and for all international applications that have entered the national stage under 35 USC 371



after June 30, 2003. See 37 CFR 1.491(b).

In accordance with 37 CFR 1.98(a)(2), copies of the foreign patents and non-patent literature references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

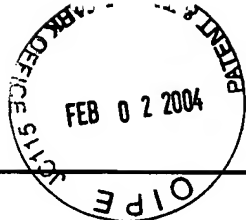
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Irvin E. Branch
Reg. No. 42,358

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60125550 v1



PTO/SB/08A (08-03)

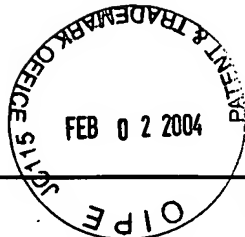
Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/615,582	
			Filing Date	July 7, 2003	
			First Named Inventor	Darrell, Richard A.	
			Art Unit	3624	
			Examiner Name	Unassigned	
Sheet	1	of	3	Attorney Docket Number	020375-040200US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-6,128,603	10-03-2000	Dent et al.	
	A2	US-6,343,279	01-29-2002	Bissonette et al.	
	A3	US-2002/184123	12-05-2002	Sijacic et al.	
	A4	US-6,606,740 B1	08-12-2003	Lynn et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	B1	PCT	WO 02/01523	A1	01-03-2002			<input type="checkbox"/>
	B2							<input type="checkbox"/>

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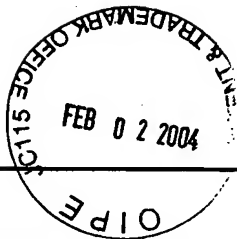
Substitute for form 1449B/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	10/615,582	
			Filing Date	July 7, 2003	
			First Named Inventor	Darrell, Richard A.	
			Art Unit	3624	
			Examiner Name	Unassigned	
Sheet	2	of	3	Attorney Docket Number	020375-040200US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	WALDMEIR, PATTI E-Business: Credit Card Arbitration Fill Cross-Border Legal Vacuum;Financial Times, March 9, 2000; London	
	C2	"Global Payments Expands and Enhances Integrated Payment Information Management Tool" 2001-07-09, [online] PR Newswire, The Gale Group [retrieved on 2003-12-01] retrieved from <Dialog No. 08783193>	
	C3	"National Bank of Canada and Global Payments Form Alliance" 2001-07-11, [online] The Gale Group [retrieved on 2003-12-01] retrieved from <Dialog No. 08793393>	
	C4	"Global Payments Expands and Enhances Integrated Payment Information Management Tool" 2001-07-11, [online] Card News, v. 16, n. 13; [retrieved on 2003-12-01] retrieved from <Dialog No. 08793384>	
	C5	"First Data Acquires Internet Payment Company Achex" 2001-07-11, [online] Card News, v. 16, n. 13; [retrieved 2003-12-01] retrieved from <Dialog No. 08793383>	
	C6	"Verify Me: Authentication Challenges Move Front and Center" 2001-07-11, [online] Card News, v. 16, n. 13; [retrieved 2003-12-01] retrieved from <Dialog No. 08793381>	
	C7	"Global Access Advantage" 2001-10-30, [online], Global Payments Inc. [retrieved on 2003-08-18], retrieved from the Internet: <URL: www.archive.org/web/20011030151119/http://globalpaymentsinc.com/ProductsAndServices/GlobalAccess.html>.	
	C8	"National Data Subsidiary, Global Payment Systems Announces Alternative Payment Solution Accessible Through Touch Tone Telephones" 1997-10-7 PR Newswire p1007ATTU004 [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 05276422>	
	C9	"ECHO Announces MerchantAmerica.com the Nation's First E-Commerce, Financial and Business Service Portal Dedicated Just to Merchants"; 2001-03-28; [retrieved on 2003-12-01] retrieved from <Dialog No. 08465209>	
	C10	Electronic Clearing House, Inc. Form 10-Q, 2002-05-09 [online]; [retrieved on 2003-08-18] retrieved from the Internet: <URL: www.secfilingsnasdaq.com/edgar_conv_html/2002/05/09/0001015402-02-001584.html>.	
	C11	Electronic Clearing House, Inc. Form 10-K, 2001-12-26 [online]; [retrieved on 2003-08-18] retrieved from the Internet: <URL: www.hoovers.com/free/co/secdoc.xhtml?ipage=1562747&doc=1>.	
	C12	Merlin Solutions, Inc. website 2001-11-30 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011130121721/http://merlinsolutions.com>.	
	C13	"Transpoint Continues to Move Forward with E-Billing Plans", 2000-08-31 [online]; [retrieved on 2003-12-01] retrieved from <Dialog No. 07774607>	
	C14	"Boss George" by John R. Engen, Institutional Investor, pp. 40-47, July 2001.	
	C15	Fifth Third Bank web site 2001-10-06 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011006021759/http://53.com/corporate/merchant/mivison.asp>.	

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.



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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet **3** of **3****Complete if Known**

Application Number	10/615,582
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Attorney Docket Number	020375-040200US

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C16	"Kinko's Inc. Enhances its Back-Office Management Capabilities Via Fifth Third Bank's Merchant Services Technology" 2000-11-13 PR Newswire, p. 6866; [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 08037585>	
	C17	"In Brief: Midwest to Process for Fazoli's Eateries" 2000-09-20 American Banker, v.165, n.181, p. 18; [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 07824710>	
	C18	"Midwest Payment to Process Nordstrom's Credit Card Transactions" 2000-08-23 Cardfax v2000, n162, p2 [online]; [retrieved on 2003-12-01] retrieved from <Dialog No. 07793346>	
	C19	"Barnes & Noble Chooses Fifth Third Bank for Credit Card Services" 1999-11-23 PR Newswire, p1715 [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 06826944>	
	C20	"With Halloween Just Around the Corner, Rumpus Puts the 'Eee!' into E-Cards at www.Rumpustoy.com" 1999-10-18 PR Newswire p1321 [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 06727540>	
	C21	"Card Briefs: OshKosh B'Gosh Awards Processing to Fifth Third (Brief Article)" 1999-05-03 American Banker, v164, n83, p15(1) [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 06314724>	
	C22	"Who's Using Whom" 1998-09 Chain Store Age [online] [retrieved on 2003-08-19] retrieved from <www.chainstorageage.com>	
	C23	"BancTec Cuts Exclusive Ties with Document Solutions Inc." 1997-08-20 Document Imaging Report v7, n17, p4(1) [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 09761254>	
	C24	Trintech website 2002-01-24 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011213223356/http://www.trintech.com/index.cgi>.	
	C25	Visa DPS website 2002-01-19 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011216220050/http://www.visadps.com/nav_top.html>	

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